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Yvette Alvarez Perez

7/22/05  
Date

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appln. No. : 10/650,389  
Applicant : James DeFrancesco et al  
Filed : August 28, 2003  
Title : COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION  
ANALYSIS AND DECISION ROUTING SYSTEM  
Docket No. : 104570-489-DIV2

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

Sir:

In accordance with 37 C.F.R. § 1.56, the references listed below are being brought to the attention of the Examiner for consideration in connection with the examination of the above identified patent application. These references were previously submitted in the parent applications, Application No. 09/526,776, now U.S. Patent No. 5,878,403 and Application No. 09/107,321, now U.S. Patent No. 6,587,841 and are listed on the face of the patents. Copies of the initial pages of the patents are enclosed for your review.

Applicants respectfully request that the Examiner consider the listed documents in this divisional case.

LIBNY/4448684.1

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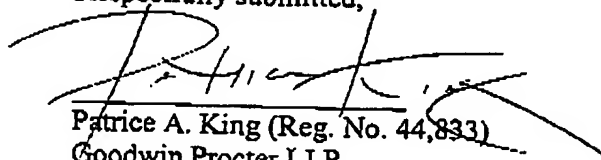
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This Information Disclosure Statement is being filed before the mailing of a first office action on the merits under 37 C.F.R. §1.97(b), and therefore no fee is necessary. However, if a fee is required the Commissioner is authorized to charge any required fees to Goodwin Procter LLP Deposit Account 06-0923.

Respectfully submitted,



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